

Precht: The British artillery fire was in general diminished yesterday. Only along the Ancre on both sides of the river was it very heavy.

"Between Serre and Beaumont and against our positions south of Miraumont attacks were launched during the evening hours, which failed, with heavy losses to the enemy.

"In hand-grenade engagements our infantry ejected the British from the western portion of Grandcourt.

"During the counter-attacks of last week we took prisoner twenty-two officers and 200 men and captured thirty-four machine guns.

"The French again attempted to enter St. Pierre-Vaast wood from the northwest. They were repulsed, although their attack was made with fresh forces, and prepared by strong fire."

ALLIES VICTORIOUS ON MACEDONIAN FRONT

(By Associated Press.)

PARIS, November 20.—Allied troops have been completely victorious on the Macedonian front from the River Cerna to Lake Prespa, according to an announcement made by the French War Office this afternoon.

NEW GERMAN FORMATIONS REACH MACEDONIAN FRONT

(By Associated Press.)

BERLIN, November 20 (via Sayville).—New German formations have reached the Macedonian front, it is announced officially. The new positions north of Monastir were taken up without pressure from the allies. Serbian advances in the Moglenica region were repulsed.

NIGHT RELATIVELY QUIET ON ALL WAR FRONTS

(By Associated Press.)

PARIS, November 20.—The French official communication on the progress on the front in France, issued this afternoon, reads:

"The night passed in relative quiet on all fronts."

LITTLE DAMAGE DONE IN RAID ON OSTEND AND ZEEBRUGGE

(By Associated Press.)

BERLIN, November 20 (via Sayville).—The British Admiralty, says an overseas news agency statement today, "reported on November 17 a successful air attack on the port establishments of Ostend and Zeebrugge. The military damage done during this attack, as a matter of fact, was negligible."

FURTHER SUCCESSES AGAINST ROMANIANS

(By Associated Press.)

BERLIN, November 20 (via Sayville).—The Austro-German campaign against the Romanians and their Russian allies has gained further successes, the War Office announced. Near Campulung the Romanians, whose forces are demoralized, made attacks yesterday, but were repulsed.

ROMANIANS STILL RETREATING SOUTHWARD

(By Associated Press.)

PETROGRAD, November 20 (via London).—The Romanians are still retreating southward before the invading Austro-German troops in the Jial Valley region, the War Office announced today.

ARTILLERY QUITE ACTIVE NORTH OF THE SOMME

(By Associated Press.)

PARIS, November 20.—The bulletin issued by the War Office tonight reads:

"The enemy artillery was quite active north of the Somme and in the sector of Douaumont. On the rest of the front there is nothing to report."

ENEMY ACTIVE ON SOMME AND ANCRE BATTLE GROUNDS

(By Associated Press.)

LONDON, November 20.—The War Office communication (issued tonight) says:

"On the Somme and Ancre battle grounds today the enemy shelled Beaumont-Hamel and the neighborhood of Grandcourt."

"During the past twenty-four hours we have taken eighty more prisoners."

MUST DEPART FROM GREECE BY WEDNESDAY

(By Associated Press.)

LONDON, November 20.—An Athens dispatch to the Exchange Telegraph company says the German, Austro-Hungarian, Bulgarian and Turkish ministers to Greece have been informed by Vice-Admiral von Fournel, commander of the allied fleet, that they must depart from Greece by Wednesday.

READY TO DASH TO SEA

(By Associated Press.)

DEUTSCHLAND, With Repairs Completed, Prepared to Resume Interrupted Voyage.

(By Associated Press.)

NEW LONDON, November 20.—Freed from legal entanglements which have accumulated since she sank one of her convoying ships in the Race last Friday, the German merchant submarine Deutschland was prepared tonight to resume her interrupted voyage to Bordeaux. While the details of the Eastern Forwarding Company were as secretive as usual concerning plans, there were strong indications that the submarine would sail out to sea within the next twenty-four hours.

DROWN OUT WAGNER'S MUSIC

(By Associated Press.)

ROME (via Paris), November 20.—An attempt to introduce some of Wagner's music into a concert conducted by Toscanini, resulted in an uproar last night which brought the performance to a premature conclusion. The orchestra had commenced the funeral march from "Götterdämmerung" when there were loud shouts of "It is for the victims of Padua."

CONST LINE STOCKHOLDERS TO MEET

(By Associated Press.)

Stockholders of the Atlantic Coast Line Railroad Company will hold their annual meeting this morning at 11 o'clock at the offices of the road in the Bird Street Station. Several New York officials of the road are expected to attend the meeting.

Miss Law Sets Two New Air Records

Warm Praise for Her Accomplishment Contained in Aero Club Statement.

(By Associated Press.)

NEW YORK, November 20.—Warm praise for Miss Ruth Law, who today completed her aerial flight from Chicago to New York, during which she set two new records, is contained in a statement by the board of governors of the Aero Club of America.

The statement announces that Miss Law set a new American nonstop cross-country record, as well as a world record for that classification for women, and made the second best world record for men or women. A special point was made of the fact that she frequently had to dip her machine, in order to make the gasoline run from the fuel tanks to the carburetor. Miss Law is quoted as saying that as she approached New York her gasoline supply was getting so low that even the feeding by dipping was getting less effective, and she was getting ready to land in the streets if necessary.

Miss Law's record flight was from Chicago to Hornell, N. Y., a distance of 590 miles, and about 100 miles better than the previous record established by Victor Carlstrom early this month. The journey continued from Hornell to Binghamton yesterday, and this morning completed the 152 miles from Binghamton to this city in two hours and twenty minutes. The entire journey of 832 miles air line was made in a flying time of about nine hours and one minute.

"The airplane used to make this record-breaking flight, the statement of the Aero Club says, 'was the small loop-the-loop biplane with the propeller in the rear, which she had built especially for herself on the old model last March for the looping-the-loop exhibitions she gave in number during the past season. She wanted this type, where the seat is in front without protection from the elements,' she said, 'because it affords a wider range of vision while flying. The machine was equipped with a 100-horse-power motor and gasoline tanks holding fifty-three gallons.'

COMMITTEE BEGINS INVESTIGATING INTO RAILROAD PROBLEMS

(Continued From First Page.)

State authorities in exercising control over railroad financing. He said: "The question will be considered as to whether the commission is now overloaded and if so whether this difficulty should be met by relieving it of many of the supervising and administrative duties which it now exercises, or by enlarging and subdividing it so as to enable it to meet the strain of its various duties."

CONTROL OF SECURITIES IN IMPORTANT QUESTION

"Another question of importance will be the question of the control of railway and other public utility securities. As it is most of the State public utility commissions are regulating the issue of securities upon the railroads within the boundaries of the State over which each has jurisdiction."

"It is suggested that the United States government by reason of its power over interstate commerce, should create a tribunal for that purpose, or give such control to the Interstate Commerce Commission. So the question of State rights will be involved in this most interesting subject."

"There will also come up the question as to whether the nation or the States should create the great organizations that serve the purpose of interstate commerce. Thus far we have been content to allow the States to create these corporations, these railroad companies."

Commenting on suggestions that railroad taxation be put in the hands of Federal authorities exclusively, Senator Newlands said: "We find the greatest diversity in the tax laws of various States, some States imposing heavy burdens upon these corporations, and others imposing very light burdens; some taxing only the visible property, and others taxing the tangible and intangible property, some taxing them upon the market price of the stocks and bonds as the standard and measure of valuation, others contenting themselves simply with the physical valuation of the actual property within the boundaries of the State."

MOST PROSPEROUS PERIOD IN PAST TWENTY YEARS

(Continued From First Page.)

roads revenues aggregated \$2,225,715, as compared with \$2,097,829 for the previous year, showing an increase of \$127,885. Expenses for the year were \$1,838,912, as against \$1,827,743 in 1915, showing a reduction of \$11,169. The report also shows that the year just ended was the most prosperous for the Richmond, Fredericksburg and Potomac Railroad Company in the past twenty years. In 1897 the net earnings were \$223,450, as compared with \$1,379,672 in 1916.

DROWN OUT WAGNER'S MUSIC

People in Rome Break Up Concert When Toscanini Begins Playing Funeral March.

(By Associated Press.)

ROME (via Paris), November 20.—An attempt to introduce some of Wagner's music into a concert conducted by Toscanini, resulted in an uproar last night which brought the performance to a premature conclusion. The orchestra had commenced the funeral march from "Götterdämmerung" when there were loud shouts of "It is for the victims of Padua."

A storm of imprecations against Wagner and Germany came from all parts of the great auditorium, and the concert had to be abandoned.

An Austrian aviator bombarded Padua on November 11 and, according to news dispatches, killed thirty-two persons and injured about twice that number. All the dead were said to be non-combatants and most of them women and children. Pope Benedict made a strong protest to Vienna as a result of the raid.

I. C. C. SUSPENDS INCREASE IN DEMURRAGE CHARGES

New Rates Proposed by Railroads Not Effective Until March 31

(By Associated Press.)

WASHINGTON, November 20.—Tariffs filed by railroads in official Southern and Western classification territory proposing increased demurrage charges to check the freight car shortage were suspended by the Interstate Commerce Commission to-day until March 31 next.

The present demurrage charge of practically all roads is \$1 per day, after free-time allowance. Following the general complaint of acute shortage of equipment in all sections of the country, the railroads began filing tariffs providing for increased charges for demurrage to facilitate the release of cars by shippers. The shippers protested, as they did on a previous occasion when an increased demurrage charge was proposed. The commission now has suspended the new rates, pending further investigation. The proposed tariffs would provide, after the usual free-time allowances, charges of \$2 for the first day, \$1 for the second day, \$1 for the third day and \$5 for the fourth and each succeeding day.

MEMORIAL SERVICE FOR FRANCIS ASBURY

(Continued From First Page.)

was recommended as a means of raising funds. The conference adopted the report.

Just preceding the service in memory of Bishop Asbury, the cause of the Epworth League was presented. Rev. Fred R. Chennault, the pastor of Broad Street Church, read the report of the conference Epworth League board. It was adopted. Brief talks were made by R. Proctor, Rev. W. W. Hoyal and others.

Rev. Luther E. Todd, D. D., of St. Louis, Mo., spoke last night at Broad Street Church on "Conservation." The address concluded the series on the general subject of "The One to Win One." Rev. Todd conducted a round-table discussion on revival methods at 2 o'clock yesterday afternoon. Many preachers attended.

READING OF APPOINTMENTS TAKES PLACE TO-NIGHT

Much business remains to be transacted to-day. A special business session may be held this afternoon. Reports will be made by the Sunday school and education boards to-day and by the board of social service and temperance this evening. The reading of the appointments will take place at the end of this evening's session.

Speculation as to the appointments is going on riotously among the preachers and conference visitors, although it is said that real advance information has never been so hard to obtain. Bishop Kilgo and his cabinet have kept their proceedings a secret from the curious. A large number of changes and many surprises in appointments are predicted by those most conversant.

Of the ten presiding elders, only two will be forced to change on account of the four-year rule. Rev. T. McN. Simpson, D. D., and Rev. W. H. Edwards, D. D., presiding elders of the Richmond and Lynchburg Districts, have completed their full term. Information is still lacking as to the probable elder of the Richmond District. Deponents have been busy filling the eight pulpits in Richmond, which will necessarily be vacant. Each prophet has a program different from every other one and contradictory to it.

LUMBERMEN IN PORTLAND

Held Conference for Purpose of Promoting Nation-Wide Co-Operation in Industry.

(By Associated Press.)

PORTLAND, ORE., November 20.—Lumber manufacturers from Southern and Middle Western States are here to-day for a conference with Oregon lumbermen, the purpose of which is to promote nation-wide co-operation in the lumber industry.

As a result of the trip and an exchange of ideas, it was said that the West Coast Lumbermen's Association was in favor of considering a contribution of approximately \$30,000 annually to the National Lumber Manufacturers, the money to be used in a general fund for the handling of national problems of the lumber industry, particularly that of market extension.

"The party here includes: R. H. Downman, of New Orleans, president of the National Lumber Manufacturers' Association, and A. R. Turnbull, of Norfolk, Va., president of the North Carolina Pine Association."

LA TOURAINE ARRIVES

French Liner Narrowly Escaped Being Torpedoed Day After Leaving Bordeaux.

(By Associated Press.)

NEW YORK, November 20.—The French liner La Touraine narrowly escaped being torpedoed the day she left Bordeaux about twenty miles off the French coast. On her arrival to-day Captain Caussin said he had been at sea only a few hours in an extremely rough sea when he was signaled by what he thought was a French steamer about a mile away, saying she needed assistance, as she was without propellers.

EMPEROR JOSEPH ILL

Condition of Aged Monarch Is Cause of Anxiety at the Vatican.

(By Associated Press.)

ROME, November 20.—The condition of the aged Emperor Francis Joseph of Austria-Hungary is the cause of anxiety at the Vatican. The fact that the sovereign's physicians are giving out periodical bulletins is interpreted as ominous.

Pope Benedict receives frequent reports. The latest at hand says the Emperor's condition is serious, but not alarming. His symptoms are bronchial, a slight temperature and rapid and irregular pulse.

Emperor Joseph was eighty-six years old on August 26 last.

CANADA AS DETERMINED AS WHEN WAR STARTED

Premier Borden Declares There Will Be No Trace or Inclusive Peace.

MAKES SPEECH IN NEW YORK

Sacrifice Will Have Been in Vain, He Says, Until Principle of Right Is Made Triumphant—Former President Taft Is Heard.

(By Associated Press.)

NEW YORK, November 20.—Canada's determination to wage war to a triumphant issue without trace or inclusive peace, was emphasized by Sir R. L. Borden, Premier of Canada, in a speech at a dinner of the Canadian Club of New York, in this city to-night.

Outlining the cause for which Canadians had thrown themselves into the struggle as one of humanity and civilization, the Premier said he had been commissioned to bring this message to Canadians in New York:

"We are as resolute and determined to maintain that cause to the end as we were on the day of August 4, 1914."

The Premier paid unstinted tribute to the women of Canada for their part in raising funds for war relief and other necessities. He said that the country's virility had been maintained in the face of the fact that recruiting is progressing, and that since January last Canada has sent 144,000 men, trained and armed, to the war, of whom 100,000 volunteered in the first 100 days.

"There'll be no trace or inclusive peace," Premier Borden declared. "This sacrifice will have been in vain unless the principle for which we fight—the principle of right—is maintained to the end, and made thoroughly triumphant. If the war means in the end only a truce, a preparation for another war, then it were better it had not been fought."

Former President Taft, who preceded the Premier, referred to the friendly relations of Canada and the United States, which have been unbroken for a century. "We have got into the habit of settling our differences by peaceful means, and that habit, by the help of God, never yet got out of us," Mr. Taft said. "That ought to furnish an example and a moral to the rest of the world after the war."

THIRD INCREASE THIS YEAR

New Bedford Cotton Manufacturers Announce 10 Per Cent Raise in Pay to 33,000 Operatives.

(By Associated Press.)

NEW BEDFORD, MASS., November 20.—The Cotton Manufacturers' Association of this city to-day announced to grant a 10 per cent increase in pay to their 33,000 operatives, to be effective for a period of six months, beginning December 4. The increase, the third within this calendar year brings the total advance within that time to 27.2 per cent, and will increase the total annual pay roll of the mills from about \$12,000,000 to approximately \$15,000,000.

The association includes only the cloth mills, but the yarn mills always have followed the cloth mills in the past, so that labor leaders expect the increase to be general throughout the city.

10 PER CENT INCREASE FOR GEORGIA OPERATIVES

(By Associated Press.)

AUGUSTA, GA., November 20.—The wages of 1,400 operatives of the Aiken, Langley and Seminole Cotton Mills, near here, have been increased 10 per cent effective to-day. The pay roll for three mills is approximately \$425,000 annually.

DIXIE FLYER WRECKED

Three Trainmen Injured, One Seriously, When Passenger Train Jumps Tracks.

(By Associated Press.)

CHATTANOOGA, TENN., November 20.—Three trainmen were injured, one seriously, when the Dixie Flyer, train No. 95, of the Nashville, Chattanooga and St. Louis Railway, jumped the track in a cut two miles south of Wauhatchie, Tenn., this afternoon. L. Brown, mail clerk, of Bellhuckle, Tenn., was seriously cut and bruised, but the others were only slightly hurt.

Officials say spreading rails probably caused the accident. Six of the ten cars in the train left the track and were thrown across the rails. The engine and the four rear Pullmans remained on the track.

The injured men and most of the passengers were brought into Chattanooga to-night.

DR. G. T. HARRISON WEDS

Well-Known Physician at University Married New York Widow.

(Special to The Times-Dispatch.)

CHARLOTTESVILLE, VA., November 20.—Dr. George Tucker Harrison, aged eighty-five, a surgeon in the Confederate army, and now a practicing physician at the University of Virginia, has gone to New York City, where to-day he married Mrs. Seymour, a widow. Dr. Harrison is a son of the late Dr. George Harrison, for many years professor of languages at the University of Virginia. His brother, Robert L. Harrison, is a New York attorney, while Professor W. H. Echols, of the school of mathematics at the University of Virginia, is a son-in-law.

For a number of years Dr. Harrison practiced his profession successfully in New York City.

MUST REBUILD HOUSES

German Order Owners in Dinant to Begin Work at Once or Make State Help.

(By Associated Press.)

AMSTERDAM, November 20 (via London).—According to the Telegram, the Germans have ordered the owners of houses which were wrecked in Dinant, Belgium, in August, 1914, to rebuild as rapidly as possible. If they are unwilling to reconstruct their houses, they must remove the wreckage and make the site into a garden. The town of Dinant, the Telegram says, has been ordered to rebuild the belfry of the church, toward which the Germans offer a subsidy of 1600 from the Belgian budget. The town has protested against the order.

BELL-ANS
Absolutely Removes Indigestion. One package proves it. 25c at all druggists.

EQUAL POLITICAL RIGHTS FAVORED BY W. C. T. U.

Resolution Declares Ballot in Hands of Women Is Weapon for Destruction of Liquor Traffic.

(By Associated Press.)

INDIANAPOLIS, IND., November 20.—The National Woman's Christian Temperance Union, in annual session here to-day, adopted a resolution commending the 850 daily newspapers and sixty-eight magazines in the country known to refuse to publish liquor advertisements.

Other resolutions adopted included one which said the organization believes in equal political rights for women and men, and that the ballot in the hands of women is a weapon for the destruction of the liquor traffic. The union also went on record as favoring living wages and equal pay for equal services, and as believing in justice as opposed to commercial greed. A pledge was given to continue the fight for constitutional prohibition both State and nation.

The principal speaker to-day was Commissioner-General Cammett, of the United States Bureau of Immigration. To-night's session was addressed by Mrs. Mary Harris ARMOUR, of Georgia, on "The Irrepressible Conflict."

The business program for to-morrow includes the election of officers, but it had been a custom for years to re-elect the incumbents.

AMERICAN AIRMEN SWEAR ALLEGIANCE TO FRANCE

Lieutenant Thaw, Who Arrives From War Zone for Short Visit, Tells of Their Activities.

(By Associated Press.)

NEW YORK, November 20.—American aviators fighting with the French forces on the western front have brought down a total of twenty-one German aeroplanes, according to Lieutenant William Thaw, a member of the Franco-American Aviation Corps, who arrived here to-day on the steamship La Touraine for a three weeks' visit among relatives. Lieutenant Thaw was accompanied by C. C. Johnson, also an American aviator, whose home is in New York.

"Regulations of the French army forbid us talking of our work," Lieutenant Thaw said. "My personal part in the fighting has been told in the cable dispatches, and one of the twenty-one German machines brought down is credited to me. We heard nothing before leaving France regarding the request of the American government to drop the name 'American' from the Franco-American corps. All of us have sworn allegiance to the French government."

Mr. Johnson said that for some time the work of American aviators has been confined to scouting flights. Both of the aviators talked with Norman Prince just prior to his going on what proved to be his last flight. They said that he volunteered back to the French lines after an air engagement, and in alighting his machine struck some telegraph wires, turning over, and Prince received injuries that resulted in his death.

HIS ASHES TO I. W. W. MEN

One Hundred and Fifty Envelopes Distributed at Request of Illinois to Delegates.

(By Associated Press.)

CHICAGO, November 20.—One hundred and fifty envelopes containing ashes of Joseph Hillstrom, or "Joe Hill," as he is usually signed himself, were distributed to as many delegates to the tenth annual convention of the Industrial Workers of the World, which opened here to-day. The ashes will be scattered by the delegates and by locals of the I. W. W., to which 450 other envelopes were mailed, according to the wishes of Hillstrom, who was executed in Utah for murder.

NO ERRORS YET FOUND

Only Twelve Counties in State of California Remain to Be Heard From.

(By Associated Press.)

SACRAMENTO, CAL., November 20.—Unofficial returns from four counties were rendered official by the canvass conducted to-day in the office of Secretary of State Frank C. Jordan, leaving only twelve counties to be heard from. No errors in the count of votes for presidential electors have been found.



JACQUES URIEL, Tenor.

Wagnerian Tenor, Member of Metropolitan Opera Company, New York. We invite you to hear Mr. Uriel's Re-Creation of this singer's voice in "Gott! Welch Dunkel Hier!" from "Pelleas" in our parlors to-day.

C. B. Haynes & Co.

Broad at Second, - Richmond, Va.

Our Bank Is
The only institution in the Commonwealth which is under both National and State supervision, being member of the Federal Reserve System.

Savings Bank of Richmond
Same As National Banks
1117 East Main Street.

ALL CALIFORNIA "SAFE"

McCormick Heurs That on All but Complete Count, Thirtieth Democratic Electors Are Named.

NEW YORK, November 20.—"All thirteen California Democratic electors are surely elected on all but a complete count," said Chairman McCormick, of the Democratic National Committee, to-day.

"That being the case, why don't the Republican managers concede the President's re-election?" the chairman asked.

Mr. McCormick had just received a telegram from Democratic Campaign Committee man McCabe, reading: "San Francisco count completed. All California electors absolutely safe."

Chairman McCormick spent a part of the day supervising plans for the collection of \$300,000 necessary to cancel the national campaign fund deficit. Charles E. Hughes's felicitations to President Wilson upon his re-election are believed to have been written. They have not yet been sent, however. Those who saw him at Lakewood to-day say that but for the intervention of Republican national leaders, he would have wired his congratulations before this.

National Chairman Wilcox ran up from Lakewood and spent a few hours at headquarters to-day. When about to return to the resort at which he and Mr. Hughes are resting, the chairman said:

"We have no announcement to make. I have had less of sleep, and Lakewood is one of the best spots in the world to get it."

It developed a new deal has been participated in by A. T. Hirt, who managed the Hughes Western campaign, James E. Garfield, Progressive Ohio; Republican National Committee man Stanley, Kansas; Republican National Committee man Howell, Nebraska; Raymond Robins, who was chairman of the Progressive National Committee; Harold L. Ives, Progressive national committeeman, and others. All but Robins and Ives represented States which Wilson carried. "Old Guardsmen" of the Murray Crane, William Barnes, Jr., Boise, Penrose type sent Roosevelt for 1920 in this movement.

BIPLANE ON TRIAL TRIP

Five-Passenger Machine Is Equipped Like Yacht, and With Gyroscopic Stabilizer.

NEW YORK, November 20.—Said to have been built to the order of Harry Payne Whitney, a five-passenger biplane, equipped like a yacht and with a gyroscopic stabilizer, made a trial trip to-day at Fort Washington. The big car was taken out by David H. McCulloch and Lawrence B. Sperry, inventor of the stabilizer. Upon their return they declared that the machine flew without a hitch.

The aeroplane-yacht is driven by two 100-horse-power motors, the tanks carrying enough gasoline to keep it in the air for ten hours. It is said to have cost \$20,000 and has a speed of sixty miles an hour with a monoplane radius of about 600 miles. It is called the "Super-America."

BRYAN NOT TO QUIT LINCOLN

Denies Report That He Is to Move His Home to Asheville.

(By Associated Press.)

CHICAGO, November 20.—A "dry Chicago" campaign was opened to-day with an address by William J. Bryan before a meeting of the dry Chicago Federation.

Mr. Bryan was asked about the report that he was to move his home to Asheville, N. C.

"I don't mind denying it again," said Mr. Bryan. "Why should any one leave a nice dry state like Nebraska? My home will remain in Lincoln. I will do my voting there."

THE QUININE THAT DOES NOT AFFECT HEAD

Because of its tonic and laxative effect, Lasty's Quinine does not cause nervousness nor ringing in the ears. It is the only "Brain Quinine." R. W. GROVES' signature is on box. 25c. Adv.

You-- Young Man,

are as certain to like Berry models in Junior Overcoats and Suits as you are to need them.

Buy them here.

\$15 to \$30.

O. Berry & Co.
ESTABLISHED 1879
RICHMOND, VA.

Thrift and Avarice

Thrift is good and avarice is bad. You don't have to be avaricious to be thrifty. The thrifty person is reasonable. He makes all he can, he doesn't spend all he makes, and he puts away his extra money in the UNION BANK OF RICHMOND, VIRGINIA.

He doesn't think of MONEY ALONE, but he thinks of IT ENOUGH, keep in the middle of the road. Don't be a SPENDTHRIFT, and don't be AVARICIOUS. JUST BE THRIFTY and keep adding to that little account in the UNION BANK.

THE UNION BANK of Richmond, Va.
1104 East Main Street.
The OLDEST and STRONGEST SAVINGS BANK IN THE SOUTH.
Interest on DEPOSITS.

Good Reasons---

Executors, Trustees and Administrators of Estates select Old Dominion Trust Company as depository for funds because of its financial strength and the valuable services of its personal Trust Department.

3% Interest, Compounded, Paid on Balances

Old Dominion Trust Co.
The Strongest Trust Co. in the South Atlantic States
Capital and Surplus, Two Million Dollars.
"THE SAFEST EXECUTOR"
900 East Main Street.
Loans Made on Real Estate